

NEW YORK HERALD, THURSDAY, SEPTEMBER 27, 1860.—TRIPLE SHEET.

FINANCIAL AND COMMERCIAL.

WEDNESDAY, Sept. 26—6 P. M.

The Asia sailed to day, with \$210,824 in specie on freight. A moderate shipment will probably be made on Saturday but unless a material change should be wrought in the foreign exchange market, the season of heavy shipments has ended for the year.

There is nothing new in money to report. Banks and bankers are lending on call at 6½%; a few borrowers are getting money at 6%; but this is the exception; fine short paper goes at 6½; the general rate for first class names, over 60 days to run, is seven per cent. The recent intelligence from Europe is calculated to ease the money market. The Sub-Treasury to-day received \$66,000 for duties; total receipts, \$228,765; payments, \$401,265; balance this evening, \$5,223,196.

The stock market was again greatly excited this morning, and for a time outside orders produced a further advance, the favorites of the hour being Harlem, old and preferred, and New York Central. At the close of the board, however, prices gave way, and stocks were offered freely at the decline. The recent advance in Erie, Central and some other New York shares has been so rapid that holders are naturally tempted to realize, in the hope of a return which is pretty sure to follow so feverish an advance. A rise of 10 per cent in Erie, 8 per cent in Central, and 4½ per cent in Harlem cannot well be maintained without some reflux even those who are the strongest believers in the upward tendencies of the market have been quietly disposing of their stocks during the past two days, and the amount of stock on the street has been proportionately increased. This is not so much the case with the Western shares as with the New York stocks. For ten days or so, ever since the break down in breadstuffs, the public have neglected the former to speculate in the latter, and Galena and Rock Island are consequently three or four per cent below where they were a few days ago. As the reaction begins in Central and Erie, speculation will probably hasten upon the Western shares again, and it will be their turn to move. The increase in the earnings of these Western roads, though not so large as it was in August, when they were comparing with a very lean month in 1859, cannot be considered unsatisfactory. The Galena earned in the first three weeks of September, over and above expenses and interest, nearly one per cent on the stock; the Rock Island, in the same period earned nearly 4 per cent on its stock. The remainder of the month, and the months of October and November, will probably do still better. The advance in Harlem to-day was from 2½ for the old to 2¾, and from 52 for the preferred to 53. Central sold up to 2½, but closed 9½ bid, against 9½ at the close yesterday. Hudson sold at 6½, closing 6½ bid, against 6½ yesterday. In the Western shares there was less change. Illinois Central sold in the morning at 88½, closing at 87½, against 86½ bid at the close yesterday; Galena at 78½ bid, against 78½; Rock Island at 78½, against 80; Toledo at 48½, against 49. At the close of the day the market was weak, the following being the authorized quotations:—Virginia 6's, 9½ a 2½; Missouri 6's, 79½ a 2½; Canton, 2½ a 2½; Cumberland Coal preferred, 13½ a 14½; Pacific Mall, 82 a 24; New York Central, 91½ a 2½; Erie, 41½ a 2½; Hudson River, 64½ a 2½; Harlem, 22½ a 2½; do, preferred, 53½ a 54; Reading, 48½ a 2½; Michigan Central, 71 a 2½; Michigan Southern and Northern Indiana, 23 a 2½; do, guaranteed, 48½ a 2½; Panams, 150 a 2½; Illinois Central, 87½ a 2½; Galena and Chicago, 78½ a 2½; Cleveland and Toledo, 48½ a 2½; Chicago and Rock Island, 78½ a 2½.

The awards were:—

John Sill.	250,000	101.61
Coyer's Bank.	30,000	101.03 a 6½
T. E. Foy.	50,000	101.41 a 6½
R. H. King.	250,000	101.63 a 6½
Charles H. Heart.	250,000	101.63 a 6½
Wad & Co.	10,000	101.75
Whitehouse, Son & Morrison.	200,000	101.70 a 102.30
Gwynne and Day.	45,000	101.7 a 9
Thompson Bros.	45,000	101.6
Fremont Clark.	25,000	100.57
E. E. Kendrik.	60,000	100.37 a 101.65

The awards were as follows:—

Gwynne & Day.	\$2,000	100.61
A. S. Foster.	10,000	100.55 a 100.61
R. H. King.	200,000	100.52 a 100.61
John Sill.	200,000	100.34 a 100.64
G. Whalen.	100,000	100.27 a 100.47
T. W. Olcott.	200,000	100.40 a 100.52
Thompson Bros.	200,000	100.47 a 100.57
Fremont Clark.	25,000	100.57
E. E. Kendrik.	60,000	100.37 a 101.65

The general loan of \$450,000 was bid for as follows:—

John Sill.	1,265,000	101.30 a 85
Coyer's Bank.	30,000	101.03 a 6½
T. E. Foy.	50,000	101.41 a 6½
R. H. King.	250,000	101.63 a 6½
Charles H. Heart.	250,000	101.63 a 6½
Wad & Co.	10,000	101.75
Whitehouse, Son & Morrison.	200,000	101.70 a 102.30
Gwynne and Day.	45,000	101.7 a 9
Thompson Bros.	45,000	101.6
Fremont Clark.	25,000	100.57
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Thompson Bros.	45,000	101.6
Fremont Clark.	25,000	100.57
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Total.....\$450,000

Some more earnings of the Western roads the third week in September have come in, and we subjoin them in tabular form:—

Sept. 15—22.	Sept. 15—22.
Bonds.	Per cent.
Galema.	47.916
Rock Island.	28.613
Toledo.	17.645
Illinoi Central.	59.103
Michigan Central.	47.804
Bogart's (unpaid).	—
Total.....	15.000

The Illinois Central Railroad Company's sales of land for the first three weeks of the present month stood at 2,000 acres, with sales of 2,000 acres up.

The collections for the months, as advised to the 22d, stand to:—

Sept. 15—22.	Sept. 15—22.
Flots.	Per cent.
Galema.	5.078
Rock Island.	2.861
Toledo.	1.747
Illinoi Central.	5.063
Michigan Central.	6.975
Bogart's (unpaid).	—
Total.....	27.684

The receipts at tide water of flour, wheat, corn and barley for the third week of September, 1860 and 1859, have been as follows:—

Flour, bbls.	Wheat, bush.	Corn, bush.	Buckwheat, bush.
1860.....	921,700	643,500	186,500
1859.....	1,210,600	1,173,400	31,800
Increas.	41,100	692,100	37,000

The aggregates of the receipts of the above articles so far for the years 1860 and 1859 have been:—

Flour, bbls.	Wheat, bush.	Corn, bush.	Buckwheat, bush.
1860.....	7,645,369	11,344,800	167,500
1859.....	10,255,500	1,201,300	2,069,400
Increas.	2,770,000	6,442,400	9,245,400

Reducing the wheat to flour, the excess in the receipt of 1860 is equal to 1,568,380 bbls. of flour.

The receipts at tide water of the principal articles of produce, from the opening of the canals to and including the 22d inst., have been as follows:—

1860.	1860.
Grain open.	April 23.
Flour.	1,775,000
Wheat, bushels.	5,741,700
Buckwheat.	4,645,000
Corn.	2,801,500
Oats.	2,250,200
Rye.	5,079,600
Pork, bush.	2,225,600
Butter.	2,002,100
Cheese, bush.	294,100
Lard.	2,622,100
Butter.	2,518,500
Bacon.	3,003,100
Wool.	2,474,000

The following table shows the condition of the grain in the four leading cities:—

Loans.	Spots.	Current.	Deposits.
N. Y. Sept. 22.	21,804,564	11,344,800	167,500
Philad. Sept. 22.	27,750,469	1,201,300	2,069,400
Boston Sept. 22.	23,144,500	5,861,413	8,929,400
N. Orleans Sept. 15.	1,374,593	1,374,593	71,151,100
Total.....	57,218,657	28,576,700	12,050,000
Decrease.....	82,673	90,851	92,129
Increase.....	—	—	—

The following dividends have been declared:—The Ocean Bank, at Newburyport, five per cent. Mechanics' four per cent, and the Merchants' three per cent—all at Newburyport, and payable on Monday next; the Village Bank, at Danvers, Mass., three and a half per cent; the Lowell and Lawrence Railroad, three per cent, payable Octo-ber 1.

We are informed, on authority upon which we believe we can rely, that notwithstanding the recent compact between the four truck roads to the West, the New York Central and the Erie continue to carry freight from Boston through New York to Western cities at less rates than are charged to the same points from New York. On some articles the discrimination in favor of Boston and against New York is said to amount to as much as fifteen cents. Without stopping to comment upon a policy which actually discriminates against this city as a port of entry, we may observe that there is reason to fear that some, at least, of the managers of the two Southern roads are—so far as against their will—satisfied that the present compact cannot last. The superior skill and activity of the agents of the New York roads, added to the superior location of the roads themselves, have this fall secured for them what the Southern roads consider an undue proportion of the Western traffic. Hence it would not be surprising to hear at any time that the Southern lines had dissolved the compact.

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The latest foreign news by the Quebec steamer reports firmer markets in England for both cotton and grain, with very large sales of the former at 10½ per cent. But parties who have means of knowing affirm that the month of October will witness the disruption of the present cordial understanding, and a renewal of the railroad war. It was hoped that the large business this fall would be enough for all the roads; but it seems that, large as it is, some friends of the Southern lines are not satisfied with their share of it, and think that a demonstration at the present time would prove ultimately profitable. A rupture was barely avoided at the late convention at the St. Nicholas Hotel; our information leads us to fear that it has only been postponed.

The City Chamberlain controversy has gone through another phase. The American Exchange Bank has ceased to represent the Artisans' Bank at the Clearing House, and the Park Bank has taken its place. What the cause of the change was the public are not informed. The Artisans' Bank states that it was effected "for the convenience of the Chamberlain;" but the American Exchange Bank publishes a card, in which it states that "the arrangement was discontinued because the condition on which it was to undertake the exchanges of the Artisans' Bank was not fulfilled to its (the American Exchange's) satisfaction." At any rate, the Park Bank will now cash checks certified at the Artisans', and of course will secure itself by keeping the city deposits. The Park is a large institution, in high credit, and has always been managed with skill and prudence. Two or three years ago it offered to allow four per cent interest on the city deposits; we do not hear, however, that any such arrangement has yet been perfected by Mr. Platt.

The reports from the cotton regions during the past fortnight have been more favorable, and many authorities begin to consider the prevailing crop estimates published below the mark. From Georgia and Alabama, where the drought did so much mischief, the planters write in good spirits and very hopefully. Much of course depends on the date of the first killing frost, which occurred last year on the 29th of October. This year the crop is a fortnight earlier than usual. The following is Neil Brothers' statement of the movements of cotton for the last week and since 1st of September, 1859, compared with the five preceding years:—

Receipts for Past Week.			
West.	East.	Genl.	Other.
Sept. 1.	British.	France.	P. P.
Sept. 2.	57,000	128,000	1,000
Sept. 3.	46,000	2,000	1,000
Sept. 4.	5,000	2,000	1,000
Sept. 5.	—	—	—
Sept. 6.	—	—	—
Sept. 7.	—	—	—
Sept. 8.	—	—	—
Sept. 9.	—	—	—
Sept. 10.	—	—	—
Sept. 11.	—	—	—
Sept. 12.	—	—	—
Sept. 13.	—	—	—
Sept. 14.	—	—	—
Sept. 15.	—	—	—
Sept. 16.	—	—	—
Sept. 17.	—	—	—
Sept. 18.	—	—	—
Sept. 19.	—	—	—
Sept. 20.	—	—	—
Sept. 21.	—	—	—
Sept. 22.	—	—	—
Sept. 23.	—	—	—
Sept. 24.	—	—	—
Sept. 25.	—	—	—
Sept. 26.	—	—	—
Sept. 27.</td			